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PATENT
Attorney Docket No.: 020375-038110US

TOWNSEND and TOWNSEND and CREW LLP

By: /Kay Barclay/
Kay Barclay

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Kenneth Algiene et al.

Application No.: 10/645,722

Filed: August 20, 2003

For: SYSTEMS AND METHODS FOR
DIRECTING ELECTIVE ACCOUNT
BALANCES

Customer No.: 20350

Confirmation No. 8172

Examiner: John O. Preston

Technology Center/Art Unit: 4143

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed February 11, 2008 please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks begin on page 8 of this paper.